

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT of MISSOURI**

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/21/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edward M. Gutting 5090 E. Cherry Hills Blvd Springfield, MO 65809	Angela M. Hornsby-Gutting fka Angela M. Hornsby 5090 E. Cherry Hills Blvd Springfield, MO 65809
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Case Number: 13-61761-abf13	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0690 xxx-xx-7110
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Attorney for Debtor(s) (name and address): Matthew J. Isaacson Licata Bankruptcy Firm, P.C. 1442 E. Bradford Parkway Springfield, MO 65804 Telephone number: 417-887-3328	Bankruptcy Trustee (name and address): Richard Fink Suite 800 818 Grand Blvd Kansas City, MO 64106-1910 Telephone number: 816-842-1031
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**Meeting of Creditors**

Date: **January 15, 2014**

Time: **08:15 AM**

Location: **Bankruptcy Courtroom, 222 North John Q. Hammons Parkway, Springfield, MO 65806**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **4/15/14**

For a governmental unit (except as otherwise provided in rule 3002 (c)(1)): 180 days after Order for Relief

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts:**

Sixty (60) days after the first date set for the meeting of creditors.

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Bankruptcy Clerk's Office:** [www.mow.uscourts.gov](http://www.mow.uscourts.gov)

400 E. 9th Street, Room 1510

Kansas City, MO 64106

Telephone Number: 816-512-1800

VCIS Number toll free: 866-222-8029

**For the Court:**

Court Executive:

Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 11/21/13

Objections to confirmation must be filed with the clerk within 21 days after the conclusion of the 341 meeting. The plan may be confirmed without further notice or hearing absent timely objections. The Court will set a confirmation hearing only upon the filing of an objection to confirmation or the trustee's motion to deny confirmation.

Creditors with a security interest in property of the estate must provide evidence of perfection to both the trustee and to debtor's attorney prior to the meeting date scheduled above. The trustee may file a motion to avoid any such lien if evidence of perfection is not timely provided. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

**To obtain a claim form go to:** [http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK\\_Forms\\_Current/B\\_010.pdf](http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf)

**EXPLANATIONS**

FORM B9I (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

In re:  
Edward M. Gutting  
Angela M. Hornsby-Gutting  
Debtors

Case No. 13-61761-abf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0866-6

User: kostrowr  
Form ID: b9i

Page 1 of 2  
Total Noticed: 83

Date Rcvd: Nov 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2013.

db/jdb +Edward M. Gutting, Angela M. Hornsby-Gutting, 5090 E. Cherry Hills Blvd,  
Springfield, MO 65809-3301  
tr +Richard Fink, Suite 800, 818 Grand Blvd, Kansas City, MO 64106-1901  
14983527 +ACS/Citicorp, 501 Bleecker St., Utica NY 13501-2401  
14983528 +AD ASTRA Recovery, 7330 W 33rd St N, Wichita KS 67205-9370  
14983529 +Alliance Asset Mgt., 330 Georgetown Sq., Ste. 104, Wood Dale IL 60191-1890  
14983530 +Alliance Collection Svc, PO Box 49, Tupelo MS 38802-0049  
14983531 +Amex/DSNB, 9111 Duke Blvd, Mason OH 45040-8999  
14983532 +Anne R. Hornsby, 414 Catiivo Dr. S.W., Atlanta GA 30311-2106  
14983536 +Baptist Memorial, 2301 S Lamar, Oxford MS 38655-5399  
14983537 +Bistro Market, 401 South Ave., Springfield MO 65806-2113  
14983539 +Brown Derby, 2023 S. Glenstone Ave, Springfield MO 65804-2427  
14983541 +Cash Country USA, 855 S. Glenstone, Springfield MO 65802-3301  
14983542 Cash Yes, PO Box 1469, Belize City, Belize C.A.  
14983546 +City of Oxford Electric, PO Box 965, Oxford MS 38655-0965  
14983547 +Cohen, McNeile & Pappas PC., 4601 College Blvd. Ste. 200, Leawood KS 66211-1650  
14983548 +Cox Medical Center, 1423 N. Jefferson Avenue, Springfield MO 65802-1988  
14983549 +Credit Protection Depot, 4601 W Sahara Ave, Ste 1, Las Vegas NV 89102-3735  
14983550 +Crystal Mor, 17 Squadron Blvd, New City NY 10956-5214  
14983552 +Darpino's Italian Cafe, 3014 S. National, Springfield MO 65804-4247  
14983553 +Domino's, 2565 E Sunshine, Springfield MO 65804-1824  
14983555 +EZ Money, 448 W. Battlefield Blvd., Springfield MO 65807-4120  
14983556 +EZ Money, 525 S. Glenstone, Springfield MO 65802-3203  
14983557 +EZ Money Check Cashing, 448 W. Battlefield, Springfield MO 65807-4120  
14983554 +Everything Kitchens, 1920 W Woodland St, Springfield MO 65807-5910  
14983558 +First Regional Library, 401 Bramlett Blvd, Oxford MS 38655-4121  
14983559 +Frontier Financial, 631 N Stephanie St., Ste. 419, Henderson NV 89014-2633  
14983561 +GC Services, PO Box 3855, Houston TX 77253-3855  
14983560 +Gary & Anastasia Gutting, 50665 Woodbury Way, Granger IN 46530-9755  
14983562 +Global Credit and Collection, PO Box 2888, Suite 330, Winter Park FL 32790-2888  
14983563 Goggins and Lavintman PA, PO Box 1504988, Saint Paul MN 55121-0000  
14983564 +Harter House, 1625 S Eastgate Ave., Springfield MO 65809-2116  
14983565 +Hopewell Water Assoc., PO Box 366, Oxford MS 38655-0366  
14983572 +JPB Pathology, PO Box 428, Oxford MS 38655-0428  
14983569 +James M. McNeile, 200 Leawood Center, 4601 College Blvd, Leawood KS 66211-1650  
14983570 +Jim's Steakhouse, 1935 S. Glenstone Ave., Springfield MO 65804-2304  
14983571 +John C. Bonowitcz, 350 N. Orleans #300, Chicago IL 60654-1607  
14983573 #+Julie Ann Anderson, 423 Wesport Rd, Ste 200, Kansas City MO 64111-3037  
14983574 +Kroger, PO Box 30650, Salt Lake City UT 84130-0650  
14983583 +MM Finance / Easy Cash, 525 S Glenstone, Springfield MO 65802-3203  
14983577 +Mercy Hospital, PO Box 2580, Springfield MO 65801-2580  
14983578 +Metropolitan Grille, 2931 E Battlefield, Springfield MO 65804-4015  
14983579 +Midwest Checkrite, PO Box 5632, Topeka KS 66605-0632  
14983582 +Missouri state university, 901 S. National, Office of the Bursar, Springfield MO 65897-0027  
14983585 +Neurology Clinic, 8000 Centerview Parkway, #300, Cordova TN 38018-4254  
14983586 +North MS Medical Group, 1397 Belk Blvd, Oxford MS 38655-5301  
14983587 +One Main Financial, 6801 Colwell Blvd., Irving TX 75039-3198  
14983588 +Paterno's Bistro, 3641 E Sunshine, Springfield MO 65809-2821  
14983589 Payday Max, Box 13, 918-16, Avenue NW, Calgary, AB T3M 0K3  
14983590 +Price Cutter, 3260 E. Battlefield Road, Springfield MO 65804-4051  
14983591 +Pyramid Foods, 1878 S. State Hwy 125, Rogersville MO 65742-8357  
14983592 +Quik Cash, 1200 W. Kearny Street, Springfield MO 65803-1240  
14983593 +Radiology Associates of Oxford, P.A., PO Box 55449, Jackson MS 39296-5449  
14983594 +Semmes Murphey Clinic, PO Box 1000, Dept 575, Memphis TN 38148-0001  
14983595 +Sign My Loan, Attn: GR Enterprises, PO Box 5813, Wilmington DE 19808-0813  
14983596 +Southwest Credit Systems, 2629 Dickerson Pkwy, Carrollton TX 75007-4458  
14983598 +Sunrise Credit, 260 Airport Plaza, Farmingdale NY 11735-4021  
14983602 +US Attorney, Room 5510 US Courthouse, 400 E. 9th St., Kansas City MO 64106-2607  
14983603 +US Dept of Education, PO Box 5609, Greenville TX 75403-5609  
14983599 +Unique National Collection, 119 E Maple St, Jeffersonville IN 47130-3439  
14983601 +United Debt Holdings, 4873 Front St., B # 243, Castle Rock CO 80104  
14983604 +Valarity LLC, PO Box 505023, Saint Louis MO 63150-5023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: isaacson@licatalawfirm.com Nov 21 2013 21:31:25 Matthew J. Isaacson,  
Licata Bankruptcy Firm, P.C., 1442 E. Bradford Parkway, Springfield, MO 65804  
smg E-mail/Text: ecfnotices@dor.mo.gov Nov 21 2013 21:31:32 Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
14983533 +EDI: ARSN.COM Nov 21 2013 21:23:00 ARS National Service Inc, PO Box 469048,  
Escondido CA 92046-9048  
14983534 +EDI: CINGMIDLAND.COM Nov 21 2013 21:23:00 AT&T, PO Box 537104, Atlanta GA 30353-7104  
14983526 +E-mail/Text: rlambert@mscb-inc.com Nov 21 2013 21:31:44  
Accounts Receivable Management Services, PO Box 638, Paris TN 38242-0638

District/off: 0866-6

User: kostrowr  
Form ID: b9i

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Total Noticed: 83

Date Rcvd: Nov 21, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14983535 +EDI: BANKAMER.COM Nov 21 2013 21:23:00 Bank of America, PO Box 15019,  
Wilmington DE 19850-5019  
14983538 +E-mail/Text: bankruptcy@bbandt.com Nov 21 2013 21:31:39 Branch Bank and Trust, PO Box 2027,  
Greenville SC 29602-2027  
14983540 +EDI: CAPITALONE.COM Nov 21 2013 21:23:00 Capital One, PO Box 30281,  
Salt Lake City UT 84130-0281  
14983543 +E-mail/Text: opsqa\_usbankruptcy@cashnetusa.com Nov 21 2013 21:31:33 Cashnetusa.com,  
200 W. Jackson, Suite 1400, Chicago IL 60606-6929  
14983544 +EDI: CHASE.COM Nov 21 2013 21:23:00 Chase, PO Box 94014, Palatine IL 60094-4014  
14983545 +EDI: CITICORP.COM Nov 21 2013 21:23:00 Citi, PO Box 6241, Sioux Falls SD 57117-6241  
14983551 +EDI: RMSC.COM Nov 21 2013 21:23:00 Culligan, 2111 E Central Ct.,  
Springfield MO 65802-2276  
14983566 +EDI: ICSYSTEM.COM Nov 21 2013 21:23:00 I.C. System, Inc, 444 Hwy 96 East,  
Saint Paul MN 55127-2557  
14983567 +E-mail/Text: christy@brothersberg.com Nov 21 2013 21:32:22 Ideal Gelt,  
790 West Sam Houston Parkway North, Ste 202, Houston TX 77024-4546  
14983568 EDI: IRS.COM Nov 21 2013 21:23:00 Internal Revenue Service, Internal Revenue Service Center,  
Kansas City MO 64999-0115  
14983575 +EDI: TSYS2.COM Nov 21 2013 21:23:00 Macys, PO Box 183083, Columbus OH 43218-3083  
14983576 +E-mail/Text: lynn.tenney@mercy.net Nov 21 2013 21:32:16 Mercy Clinic, PO Box 2580,  
Springfield MO 65801-2580  
14983580 +EDI: MSDOR.COM Nov 21 2013 21:23:00 Mississippi Department of Revenue, PO Box 23050,  
Jackson MS 39225-3050  
14983580 +E-mail/Text: BANKRUPTCY.OAC.TAXCOM@DOR.MS.GOV Nov 21 2013 21:31:51  
Mississippi Department of Revenue, PO Box 23050, Jackson MS 39225-3050  
14983581 +E-mail/Text: ecfnotices@dor.mo.gov Nov 21 2013 21:31:32 Missouri Department of Revenue,  
PO Box 3370, Jefferson City MO 65105-3370  
14983584 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 21 2013 21:32:07 NCO Financial,  
PO Box 15270, Wilmington DE 19850-5270  
14983597 +E-mail/Text: bankruptcy@speedyinc.com Nov 21 2013 21:31:37 Speedy Cash, 2949 S National,  
Springfield MO 65804-3633  
14983600 +Fax: 800-291-1428 Nov 21 2013 21:42:47 United Cash Loans, 3531 P Street Northwest,  
PO Box 111, Miami OK 74355-0111

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2013 at the address(es) listed below:

Matthew J. Isaacson on behalf of Debtor Edward M. Gutting isaacson@licatalawfirm.com,  
bankruptcy@licatalawfirm.com  
Matthew J. Isaacson on behalf of Joint Debtor Angela M. Hornsby-Gutting  
isaacson@licatalawfirm.com, bankruptcy@licatalawfirm.com  
Richard Fink ecfincdocs@WDM013.com

TOTAL: 3